

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Tara Beth Rizzolino
 Debtor

Case No. 17-13574-ref
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4

User: Lisa
 Form ID: 318

Page 1 of 2
 Total Noticed: 42

Date Rcvd: Oct 10, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 12, 2017.

db +Tara Beth Rizzolino, 2704 Victoria Lane, Easton, PA 18045-5272
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 13921990 +American Express, P.O. Box 8218, Mason, OH 45040-8218
 13921991 +Apogee Physicians of Pennsylvania, PO Box 708610, Sandy, UT 84070-8610
 13921992 +Bank of America, National Enterprise Systems, 2479 Edison Blvd., Unit A,
 Twinsburg, OH 44087-2476
 13922024 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
 13922018 +Bank of America, N.A., c/o Joshua I. Goldman, Esq., 701 Market Street, Ste 5000,
 Philadelphia, PA 19106-1541
 13922025 +Bank of America, NA, c/o Thomas Puleo, Esq., KML Law Group, PC,
 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
 13921998 Chase, Nationwide Credit Inc, P.O. Box 26314, Lehigh Valley, PA 18002-6314
 13921997 Chase, Nationwide Credit, Inc., P.O. Box 26314, Lehigh Valley,
 Lehigh Valley, PA 18002-6314
 13921999 Coventry Cardiologgy Associates, 1000 Coventry Drive, Phillipsburg, NJ 08865-1980
 13922000 Embassy Bank, P.O. Box 20405, Lehigh Valley, PA 18002-0405
 13922003 +HCBC/ Boscov's, PO Box 5253, Carol Stream, IL 60197-5253
 13922020 +M & T BANK, PO BOX 1508, BUFFALO, NY 14240-1508
 13922007 +MRS, 1930 Olney Ave, Cherry Hill, NJ 08003-2016
 13922008 MRS Associates, 1920 Olney Ave., Cherry Hill, NJ 08003
 13922009 North Star Location Services, 4285 Genesee St, Buffalo, NY 14225-1943
 13922012 PNC, P. O. Box 6534, Carol Stream, IL 60197-6534
 13922022 +PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101-4982
 13922010 Pennsylvania Department of Revenue, Bureau of Collections & Taxpayer Service, PO Box 281041,
 Harrisburg, PA 17128-1041
 13922013 Portfolio Recovery, 129 Corporate Blvd, Suite 100, Norfolk, VA 23502
 13922014 +Slate from Chase, PO Box 15019, Wilmington, DE 19850-5019
 13922015 +St. Luke's University Hospital, Berk's Credit Collection, P.O. Box 329,
 Temple, PA 19560-0329
 13922016 +St. Luke's Warren Physician Group, 19 Main Street, Asbury Park, NJ 07712-7012
 13922017 +Torres Credit Service, 27 Fairview Street, Suite 301, Carlisle, PA 17015-3200

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QDAEISENBERG.COM Oct 11 2017 01:58:00 DAVID ALAN EISENBERG,
 David A. Eisenberg, Esquire, 4167 Winchester Road, Allentown, PA 18104-1951
 smg +E-mail/Text: robertsl2@dnb.com Oct 11 2017 01:58:18 Dun & Bradstreet, INC,
 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Oct 11 2017 01:58:22 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13922023 EDI: BANKAMER.COM Oct 11 2017 01:58:00 BANK OF AMERICA, N.A., Bank of America,
 PO Box 31785, Tampa, FL 33631-3785
 13921994 +EDI: BANKAMER.COM Oct 11 2017 01:58:00 Bank of America, N.A., 7105 Corporate Drive,
 Plano, TX 75024-4100
 13921995 +E-mail/Text: banko@berkscredit.com Oct 11 2017 01:57:51 Berk's Credit Collection,
 900 Corporate Drive, Reading, PA 19605-3340
 13921996 +EDI: HFC.COM Oct 11 2017 01:58:00 Bon Ton, PO Box 30253, Salt Lake City, UT 84130-0253
 13922019 +E-mail/Text: bankruptcy@cavps.com Oct 11 2017 01:58:19 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340
 13922001 +EDI: RMSC.COM Oct 11 2017 01:58:00 GE Capital/ American Eagle, PO Box 965005,
 Orlando, FL 32896-5005
 13922002 +EDI: RMSC.COM Oct 11 2017 01:58:00 GE Money Bank/ GAP, PO Box 965005,
 Orlando, FL 32896-5005
 13922004 +E-mail/Text: bankruptcy@fult.com Oct 11 2017 01:58:47 Lafayette Ambassador Bank,
 PO Box 25091, Lehigh Valley, PA 18002-5091
 13922005 E-mail/Text: camanagement@mtb.com Oct 11 2017 01:57:52 M&T Bank, PO Box 900,
 Millsboro, DE 19966
 13922006 +EDI: TSYS2.COM Oct 11 2017 01:58:00 Macy's, PO Box 8218, Mason, OH 45040-8218
 13922021 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 11 2017 01:58:04
 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
 Harrisburg PA 17128-0946

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
 13921989 ACB Receivables Management

District/off: 0313-4

User: Lisa
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Page 2 of 2
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smg* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
Harrisburg, PA 17128-0946
13921993* +Bank of America, National Enterprise Systems, 2479 Edison Blvd., Unit A,
Twinsburg, OH 44087-2476
13936089* Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
Harrisburg PA 17128-0946
13922011* Pennsylvania Department of Revenue, Bureau of Collections & Taxpayer Service, PO Box 281041,
Harrisburg, PA 17128-1041
TOTALS: 1, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 12, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 10, 2017 at the address(es) listed below:

DAVID ALAN EISENBERG trustee@eisenbergpc.com, deisenberg@ecf.epiqsystems.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,
ecf_frpa@trusteel3.com
LYNN E. FELDMAN on behalf of Debtor Tara Beth Rizzolino feldmanfiling@rcn.com
ROBERT GLAZER on behalf of Debtor Tara Beth Rizzolino usbcglazer@gmail.com
THOMAS I. PULEO on behalf of Creditor BANK OF AMERICA, N.A. tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1 **Tara Beth Rizzolino**

Social Security number or ITIN **xxx-xx-1057**

First Name Middle Name Last Name

EIN --_-----

Debtor 2

Social Security number or ITIN -----

(Spouse, if filing)

First Name Middle Name Last Name

EIN --_-----

United States Bankruptcy Court **Eastern District of Pennsylvania**

Case number: **17-13574-ref**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Tara Beth Rizzolino
aka Tara Beth Petrasek

10/10/17

By the court: Richard E. Fehling
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.